

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT of MISSOURI**

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/30/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Shelly Renee Runnels  
 1205 NE 66th St.  
 Kansas City, MO 64118

Case Number:  
 13-44138-drd13

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
 xxx-xx-8573

Attorney for Debtor(s) (name and address):

Karen S. Maxcy  
 W M Law  
 15095 W. 116th St  
 Olathe, KS 66062  
 Telephone number: 913-422-0909

Bankruptcy Trustee (name and address):

Richard Fink  
 Suite 800  
 818 Grand Blvd  
 Kansas City, MO 64106-1910  
 Telephone number: 816-842-1031

**Meeting of Creditors**

Date: **December 5, 2013**

Time: **09:00 AM**

Location: **Scarritt Conference Center, 818 Grand Blvd., Kansas City, MO 64106**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **3/5/14**

For a governmental unit (except as otherwise provided in rule 3002 (c)(1)): 180 days after Order for Relief

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts:**

Sixty (60) days after the first date set for the meeting of creditors.

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Bankruptcy Clerk's Office: [www.mow.uscourts.gov](http://www.mow.uscourts.gov)**

400 E. 9th Street, Room 1510  
 Kansas City, MO 64106  
 Telephone Number: 816-512-1800  
 VCIS Number toll free: 866-222-8029

**For the Court:**

Court Executive:  
 Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 10/30/13

Objections to confirmation must be filed with the clerk within 21 days after the conclusion of the 341 meeting. The plan may be confirmed without further notice or hearing absent timely objections. The Court will set a confirmation hearing only upon the filing of an objection to confirmation or the trustee's motion to deny confirmation.

Creditors with a security interest in property of the estate must provide evidence of perfection to both the trustee and to debtor's attorney prior to the meeting date scheduled above. The trustee may file a motion to avoid any such lien if evidence of perfection is not timely provided. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

**To obtain a claim form go to: [http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK\\_Forms\\_Current/B\\_010.pdf](http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf)**

## EXPLANATIONS

FORM B9I(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Western District of MissouriIn re:  
Shelly Renee Runnels  
DebtorCase No. 13-44138-drd  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0866-4

User: parlec  
Form ID: b9iPage 1 of 1  
Total Noticed: 22

Date Rcvd: Oct 30, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2013.

db +Shelly Renee Runnels, 1205 NE 66th St., Kansas City, MO 64118-3513  
 tr +Richard Fink, Suite 800, 818 Grand Blvd, Kansas City, MO 64106-1901  
 14964109 Clay Platte Family Medicine Clinic, 5501 NW 62nd Terr, Suite 100,  
 Kansas City, MO 64151-2412  
 14964110 Consultants in Gastroenterology, PO Box 412771, Kansas City, MO 64141-2771  
 14964111 Diagnostic Imaging Centers, PO Box 419380, Kansas City, MO 64141-6380  
 14964112 Executive Financial Consultant, 310 Armour Rd, Suite 220, Kansas City, MO 64116-3541  
 14964113 +Fifth Third Bank, 5050 Kingsley Dr, MD# 1MOC2N, Cincinnati, OH 45227-1115  
 14964114 Frost-Arnett Company, 9501 Executive Park Dr, Suite 604, Knoxville, TN 37923  
 14964115 Liberty Hospital, Payment Processing Center, PO Box 219714, Kansas City, MO 64121-9714  
 14964117 Metro Emergency, PO Box 78009, Saint Louis, MO 63178-8009  
 14964119 +Professional Anesthetic Care, PO Box 804408, Kansas City, MO 64180-4408  
 14964120 Quest Diagnostics, PO Box 740780, Cincinnati, OH 45274-0780  
 14964121 Saint Luke's Hospital, PO Box 530254, Atlanta, GA 30353-0254  
 14964122 +United Consumers Finance Svc, 865 Bassett Rd, Westlake, OH 44145-1194  
 14964124 +Venture Financial Services, PO Box 16568, 9500 E 63rd St Suite 202,  
 Kansas City, MO 64133-4951

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: bankruptcy@wagonergroup.com Oct 30 2013 20:48:51 Karen S. Maxcy, W M Law,  
 15095 W. 116th St, Olathe, KS 66062

smg E-mail/Text: ecfnofices@dor.mo.gov Oct 30 2013 20:49:02 Missouri Department of Revenue,  
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
 14964108 +EDI: CAPITALONE.COM Oct 30 2013 20:48:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14964107 +EDI: CAPITALONE.COM Oct 30 2013 20:48:00 Capital One, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 14964116 +EDI: RMSC.COM Oct 30 2013 20:48:00 Lowes, PO Box 965005, Orlando, FL 32896-5005  
 14964118 E-mail/Text: demand@nfm.com Oct 30 2013 20:49:13 Nebraska Furniture Mart, PO Box 3456,  
 Omaha, NE 68103-0456  
 14964123 EDI: USBANKARS.COM Oct 30 2013 20:48:00 US Bank, 4801 Frederica St, Owensboro, KY 42301  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 01, 2013

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2013 at the address(es) listed below:

Karen S. Maxcy on behalf of Debtor Shelly Renee Runnels bankruptcy@wagonergroup.com,  
 maxcy@wagonergroup.com  
 Richard Fink ecfincdocs@WDMO13.com

TOTAL: 2